

Information to identify the case:

Debtor 1: Nicole L VanHook
First Name Middle Name Last Name
Social Security number or ITIN: xxx-xx-0876
EIN: --_-----

Debtor 2: _____
(Spouse, if filing) First Name Middle Name Last Name
Social Security number or ITIN: _____
EIN: --_-----

United States Bankruptcy Court: Eastern District of Missouri
Date case filed for chapter: 13 7/24/23

Case number: 23-42571

Official Form 309I

Order and Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities (see Bankruptcy Code §362 and §1301 for prohibited collection actions). This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, telephone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the Court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the Bankruptcy Clerk's Office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the Bankruptcy Clerk's Office by the same deadline. (See section number 13 below for more information.)

To protect your rights, consult an attorney.

The staff of the Bankruptcy Clerk's Office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the Court.

Do not file this notice with any Proof of Claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the Court.

1. Debtor's full name	About Debtor 1: Nicole L VanHook	About Debtor 2:
2. All other names used in the last 8 years		
3. Address	1500 Bredell Ave Saint Louis, MO 63117	
4. Debtor's attorney Name and address	William H. Ridings Jr. Ridings Law Firm 2510 S. Brentwood Blvd, Ste. 205 St. Louis, MO 63144	Contact phone: (314) 968-1313 Email: ridingslaw2003@yahoo.com
5. Bankruptcy trustee Name and address	Diana S. Daugherty Chapter 13 Trustee P. O. Box 430908 St. Louis, MO 63143	Contact phone: 314-781-8100
6. Bankruptcy Clerk's Office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.uscourts.gov .	111 South Tenth Street Fourth Floor St. Louis, MO 63102 Telephone number: (314) 244-4500 McVCIS: 1-866-222-8029, #87 Electronic Case Information/PACER: https://ecf.moeb.uscourts.gov Office Hours: Monday – Friday 8:30 a.m. – 4:30 p.m.	

For more information, see page 2 >

Debtor **Nicole L VanHook**

Case number **23-42571**

7. Meeting of creditors and Order to Appear

The debtor (both spouses in a joint case) **are ordered to appear** at the meeting to be questioned under oath by the trustee and by creditors. Creditors may attend, but are not required to do so.

August 16, 2023 at 09:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the Court docket.

Location:

Call 1-888-790-6875. Once prompted, enter 2551371. For more details see, www.moeb.uscourts.gov/341meetings

8. Important Deadlines

The Bankruptcy Clerk's Office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: October 16, 2023

The deadline to file such complaints for any creditor added to this case after the date of the initial Notice and Order of Commencement shall be the later of the original deadline or 60 days after the date on the certificate of service of the notice given pursuant to L.R. 1009.

- Deadline for holder(s) of a claim secured by a security interest in the debtor(s)' principal residence (Rule 3002(c)(7)(A)):

Filing deadline: October 2, 2023

- Deadline for all creditors to file a Proof of Claim (except governmental units and holder(s) of a claim that is secured by a security interest in the debtor(s)' principal residence):

Filing deadline: October 2, 2023

- Deadline for governmental units to file a Proof of Claim (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1)):

Filing deadline: January 22, 2024

Proof of Claims:

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form is not included with this notice. You can obtain one at any Bankruptcy Clerk's Office, or by visiting www.uscourts.gov. If you do not file a Proof of Claim by the deadline, you might not be paid on your claim. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a Proof of Claim. Filing a Proof of Claim submits the creditor to the jurisdiction of the Bankruptcy Court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial.

Proofs of Claims can be filed via the Court's Electronic Proof of Claim system (ePOC) found on the Court's web site at www.moeb.uscourts.gov.

Do not include this notice with any filing you make with the Court.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline:

30 days after the conclusion of the meeting of creditors unless otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.

9. Filing of plan

The debtor has filed a plan. A copy of the plan, if not enclosed, will be sent to you later.

The hearing on confirmation will be held on:

September 7, 2023 at 11:00 AM, Location: **Thomas F. Eagleton U.S. Courthouse, 111 South Tenth Street, Courtroom 7 North – Seventh Floor, St. Louis, MO 63102**

PLEASE BE ADVISED that at any hearing concerning confirmation of your plan, your case may be dismissed if you have not made any plan payments or if you have failed to make all payments due as of the date of the hearing.

Deadline to Object to Confirmation of the Plan:

Twenty-one (21) days after the conclusion of the meeting of creditors or at the confirmation hearing, whichever is earlier.

For more information, see page 3 >

Debtor **Nicole L VanHook**

Case number **23-42571**

10. Foreign Creditors	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the Court to extend the deadline in this notice. Consult an attorney familiar with United States Bankruptcy Law if you have any questions about your rights in this case.
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the Court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the Court orders otherwise.
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the Bankruptcy Clerk's Office or online at www.pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the Court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee by the deadline. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code §1328(f), you must file a motion objecting to discharge by the deadline.
14. Domestic Support Obligation – Child Support	The holder of any claim for unpaid pre-petition child support is entitled to have the trustee provide such creditor with notice of the creditor's right to use the services of the state child support enforcement agency and supply such creditor with the address and telephone number of the state child support enforcement agency and an explanation of the creditor's rights to payment in the Bankruptcy case. Any creditor may request such notice and information by writing the trustee. Such creditor is further entitled to have the trustee provide the creditor with (i) notice of the granting of the discharge, (ii) any last known address of the debtor, (iii) debtor's most recent employer, and (iv) information concerning other claims on which the debtor may be liable following a discharge. Failure to request such information from the trustee shall be a waiver of the right to receive such notice from the trustee.

So Ordered:



United States Bankruptcy Court Judge

Date: July 25, 2023

Any paper that you file in this bankruptcy case should be filed at the Bankruptcy Clerk's Office at the address listed in section number 6 of this Order and Notice. Registered electronic users should file through our Case Management/Electronic Case Files (CM/ECF) system at <https://ecf.moeb.uscourts.gov>. **This Court requires all attorneys to file electronically through CM/ECF.** You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the Bankruptcy Clerk's Office or via the Internet if you have a PACER subscription. You may register for PACER at www.pacer.uscourts.gov. Case status information is available 24 hours a day by contacting **McVCIS (Multi-Court Voice Case Information System)** or via the Internet using PACER. Information about the meeting of creditors, certain forms, and other matters can be obtained from the Court's website: <https://www.moeb.uscourts.gov>.

Debtor information needed prior to the meeting of creditors:

- Most recently filed federal and state tax returns (must be provided to trustee at least 7 days before 341 meeting)
- W-2(or W-4) forms
- Deeds to any real estate in which the debtor has any interest
- Savings, checking and investment account statements
- Personal property tax statements
- Life insurance policies on debtor's life or lives of debtor's spouse or children
- Divorce decree or separation agreement
- Documentation supporting the appropriate Statement of Current Monthly Income/Mean Test/Form(s)
- Pay stubs or other earnings statements covering the 6-month period prior to the petition date

Debtor Identification:

All individual debtors must provide picture identification and proof of social security number (if any) to the trustee prior to the start of the meeting of creditors. Copies may be provided through debtor's counsel or directly to the presiding trustee if unrepresented. Failure to do so may result in your case being dismissed or denial of your discharge, and/or criminal referral. Acceptable forms of picture identification (ID) include an original: 1) driver's license, 2) federal or state government ID, 3) student id, 4) U.S. passport, 5) military ID, or 6) resident alien card. Acceptable forms of proof of social security number include an original: 1) social security card, 2) medical insurance card, 3) pay stub, 4) W-2 form, 5) Internal Revenue Service Form 1099, 6) Social Security Administration report, or 7) statement that such documentation does not exist. For more information from the Office of the U.S. Trustee regarding verification of debtor identification and telephone guidelines, please visit the Bankruptcy Court's website at: <https://www.moeb.uscourts.gov/341meetings>

United States Bankruptcy Court
Eastern District of Missouri

In re:
Nicole L VanHook
Debtor

Case No. 23-42571-kss
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0865-4
Date Rcvd: Jul 25, 2023

User: admin
Form ID: 309ITele

Page 1 of 3
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2023:

Recip ID	Recipient Name and Address
db	+ Nicole L VanHook, 1500 Bredell Ave, Saint Louis, MO 63117-2111
25401481	+ Ainsworth Ferguson et al, c/o Jeremy d Hollingshead, 7777 Bonhomme Ave, Ste 2401, Saint Louis, MO 63105-1931
25401483	+ Barbara Caciolo MD, 3185 Hampton, Saint Louis, MO 63139-2338
25401490	+ Caylee Fowler et al, c/o Brent Asumner, 7777 Bonhomme Ave, Ste 2100, Saint Louis, MO 63105-1931
25401492	+ Cigna Health, PO Box 30028, Tampa, FL 33630-3028
25401494	+ Credit One Bank, PO Box 98972, Las Vegas, NV 89193-8972
25401495	+ Cynthia Fantroy, 15410 Jost Estates, Florissant, MO 63034-2272
25401501	+ First Book Investments, c/o Randall Gusdorf, 9666 Olive Blvd, Ste 211, Saint Louis, MO 63132-3012
25401502	+ First Data Global Leasing, PO Box 173845, Denver, CO 80217-3845
25401503	+ Florissant Hills Business Center LLC, 1103 E Broadway, Columbia, MO 65201-4955
25401504	Gelco Casualty Company, 4295 Ocmulgee East Boulevard, Macon, GA 31201
25401508	+ Juanita Bell, c/o Herman L Jimerson, 225 South Meramec, Ste 508, Saint Louis, MO 63105-3511
25401510	+ Macy's, 685 Market St, San Francisco, CA 94105-4200
25401514	+ Navient, 300 Continental Dr, Newark, DE 19713-4322
25402018	#+ Prime 55 Restaurant, Attn. Payroll Department, 1223 Waldron Ave, University City, MO 63130-1846
25401519	+ Quest Diagnostic, PO Box 33720, Detroit, MI 48232-3720
25401520	+ Rapid Financial, 4500 E West Hwy, 6th Floor, Bethesda, MD 20814-3327

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ridingslaw2003@yahoo.com	Jul 25 2023 22:34:00	William H. Ridings, Jr., Ridings Law Firm, 2510 S. Brentwood Blvd, Ste. 205, St. Louis, MO 63144
tr	+ Email/Text: bncntcs@ch13stl.com	Jul 25 2023 22:34:00	Diana S. Daugherty, Chapter 13 Trustee, P. O. Box 430908, St. Louis, MO 63143-0908
ust	+ Email/Text: ustpregion13.sl.ecf@usdoj.gov	Jul 25 2023 22:34:00	Office of US Trustee, 111 S Tenth St, Ste 6.353, St. Louis, MO 63102-1127
25401484	Email/Text: rcnbr@bjc.org	Jul 25 2023 22:34:00	Barnes Jewish, One Barnes Jewish Hospital Plaza, Saint Louis, MO 63110
25401482	+ EDI: BANKAMER.COM	Jul 26 2023 02:28:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
25401491	+ Email/Text: bankruptcynotices@cbecompanies.com	Jul 25 2023 22:34:00	CBE Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
25401489	+ EDI: CAPITALONE.COM	Jul 26 2023 02:28:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
25401493	+ EDI: WFNNB.COM	Jul 26 2023 02:28:00	Comenity Bank/Buckle, PO Box 182789,

District/off: 0865-4

User: admin

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			Columbus, OH 43218-2789
25401496	+ EDI: DIRECTV.COM	Jul 26 2023 02:28:00	Direct TV, PO Box 5007, Carol Stream, IL 60197-5007
25401505	+ Email/PDF: OGCRegionVIIBankruptcy@hud.gov	Jul 25 2023 22:44:03	HUD, 451 7th Street SW, Washington, DC 20410-0002
25401506	+ Email/Text: HWIBankruptcy@hunterwarfield.com	Jul 25 2023 22:34:00	Hunter Warfield, 4620 Woodland Corporate Blvd, Tampa, FL 33614-2415
25401507	+ EDI: IRS.COM	Jul 26 2023 02:28:00	IRS, PO Box 7346, Insolvency Unit, Philadelphia, PA 19101-7346
25401509	Email/Text: camanagement@mtb.com	Jul 25 2023 22:34:00	M & T Bank, One M & T Plaza, Buffalo, NY 14203-2399
25401513	Email/Text: bkresearch@stlmsd.com	Jul 25 2023 22:34:00	MSD, 2350 Market St, Saint Louis, MO 63103
25401497	Email/Text: bankruptcy@labor.mo.gov	Jul 25 2023 22:34:00	Division of Employment Security, 421 East Dunklin St, PO Box 3100, Jefferson City, MO 65102
25401587	+ Email/Text: ecfnofices@dor.mo.gov	Jul 25 2023 22:34:00	Missouri Department of Revenue, PO Box 475, 301 W High St, Jefferson City MO 65101-1517
25401512	+ Email/Text: ecfnofices@dor.mo.gov	Jul 25 2023 22:34:00	Missouri Dept of Revenue, 301 W High St, Jefferson City, MO 65101-1517
25401511	+ Email/Text: ecfnofices@dor.mo.gov	Jul 25 2023 22:34:00	Missouri Dept of Revenue, Taxation Division, PO Box 385, Jefferson City, MO 65105-0385
25401515	+ Email/Text: netcreditbnc@enova.com	Jul 25 2023 22:34:13	NC Financial, 175 W Jackson Blvd, Ste 1000, Chicago, IL 60604-2863
25401516	Email/Text: OACSTEAM@na.firstsource.com	Jul 25 2023 22:34:00	One Advantage, 7650 Magna Dr, Belleville, IL 62223
25401517	EDI: PRA.COM	Jul 26 2023 02:28:00	Portfolio Recovery, 140 Corporate Blvd, Norfolk, VA 23502
25401518	^ MEBN	Jul 25 2023 22:26:46	Progressive, c/o Receivable Mgmt Svcs LLC, 240 Emery St, Bethlehem, PA 18015-1980
25401523	EDI: AISSPRINT	Jul 26 2023 02:28:00	Sprint, PO Box 4191, Carol Stream, IL 60197
25401522	Email/Text: heather.morgan@ssmhealth.com	Jul 25 2023 22:34:00	Slu Care, PO Box 18353M, Saint Louis, MO 63195
25401524	+ Email/Text: bankruptcynotifications@ssmhealth.com	Jul 25 2023 22:35:00	SSM Health, 1145 Corporate Lake Dr, Saint Louis, MO 63132-2907
25401525	Email/Text: BankruptcyFiling@stlouisco.com	Jul 25 2023 22:34:00	St Louis County Collector of Revenue, 41 South Central Ave, Saint Louis, MO 63105
25401521	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 25 2023 22:34:00	Santander Consumer USA, Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244
25401526	+ Email/Text: sweeks@tauc.com	Jul 25 2023 22:34:00	Total Access Urgent Care, 13861 Manchester Rd, Ballwin, MO 63011-4503
25401527	+ Email/Text: usamoe.bankruptcy.filings@usdoj.gov	Jul 25 2023 22:34:00	United States Attorney, 111 South 10th St, 20th Floor, Saint Louis, MO 63102
25402137	Email/PDF: OGCRegionVIIBankruptcy@hud.gov	Jul 25 2023 22:44:03	U.S. Department of Housing and Urban Development, 400 State Avenue, Gateway Tower, Suite 5, Kansas City, KS 66101
25401528	+ EDI: BLUESTEM	Jul 26 2023 02:28:00	WebBank/Fingerhut, 6250 Ridgewood Dr, Saint Cloud, MN 56303-0820

TOTAL: 31

District/off: 0865-4

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
25401485		Better Days Entertainment LLC
25401486		Better Days Entertainment, LLC
25401487		Better Days Entertainment, LLC
25401488		Better Days Entetainment LLC
25401499		Ebony Beatle
25401500		Ebony Beattle-Benson
25401498	*P++	MISSOURI DIVISION OF EMPLOYMENT SECURITY, ATTN COLLECTIONS, P O BOX 59, JEFFERSON CITY MO 65104-0059, address filed with court:, Division of Employment Security, 421 East Dunklin St, PO Box 3100, Jefferson City, MO 65102

TOTAL: 6 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2023 at the address(es) listed below:

Name	Email Address
Diana S. Daugherty	standing_trustee@ch13stl.com trust33@ch13stl.com
Office of US Trustee	USTPRegion13.SL.ECF@USDOJ.gov
William H. Ridings, Jr.	on behalf of Debtor Nicole L VanHook ridingslaw2003@yahoo.com

TOTAL: 3